

Job Title	Career Option #1		Career Option #2
Salary	\$65,000.00		enter salary here
<u>California Tax</u>	-\$2,660.00		enter tax owe here
<u>Income Federal Income Tax</u>	-\$9,353.00		enter tax owe here
<u>Student Repayment Loans (calculator)</u>	-\$612.00		enter student debt here
Rent 1 - bed apartment @ \$2,600 per month	-\$31,000.00		-\$31,000.00
Transportation	-\$9,000.00		-\$9,000.00
<u>Medical Insurance</u>	\$0.00		-\$3,000.00
Utilities (Electricity + Water + Cable + Internet + Stream	-\$6,000.00		-\$6,000.00
Groceries	-\$7,000.00		-\$7,000.00
Fun + Hobbies	-\$12,000.00		-\$12,000.00
Money leftover befor marriage and kids	-\$12,625.00		-\$68,000.00
Wedding cost (25-35K per partner)			
additional income from spouse (same income) plus rent savings	\$0.00		-\$104,800.00
<u>Average cost per child over 18 years</u>	\$0.00		-\$37,300.00
Additional child #2	\$0.00		-\$37,300.00
Money leftover with spouse + childcare	-\$12,625.00		-\$247,400.00
20% downpayment on a 1.4 million home = \$280,000	-22.18		-1.13
\$280,000.00	years to save \$280K		years to save 280K
Mortgage on a 1.120 million home at 6.5% interest rate	\$ 104,350.00	\$	104,350.00
<u>mortgage calculator</u>			
Money left over after mortagage	-\$116,975.00		-\$351,750.00

Career Option #3

enter salary here
enter tax owe here
enter tax owe here
enter student debt here
-\$31,000.00
-\$9,000.00
-\$3,000.00
-\$6,000.00
-\$7,000.00
-\$12,000.00
-\$68,000.00

-\$104,800.00

-\$37,300.00

-\$37,300.00

-\$247,400.00

-1.13

years to save 280K
\$ 104,350.00

-\$351,750.00

Student Loan Calculator

	living at home	living on campus
CSU cost per year =	\$23,000.00	\$33,000.00
Years in school -->	\$5.00	6
Total student debt=	\$115,000.00	\$198,000.00
Interest Rate	5%	5%
months repayment	120	120
Monthly	\$1,219.75	\$2,100.10
Yearly	\$14,637.04	\$25,201.17

	living at home	living on campus
UC cost per year =	\$37,500.00	\$41,000.00
Years in school -->	3	3
Total student debt=	\$112,500.00	\$123,000.00
Interest Rate	5%	5%
months repayment	120	120
Monthly	\$1,193.24	\$1,304.61
Yearly	\$14,318.84	\$15,655.27